

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND
UNAUDITED FINANCIAL STATEMENTS
31 DECEMBER 2024

Charity Number SC005608

Congregational Ref 311922

RITSONS

Chartered Accountants
26-30 Marine Place
BUCKIE
Moray
AB56 1UT

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

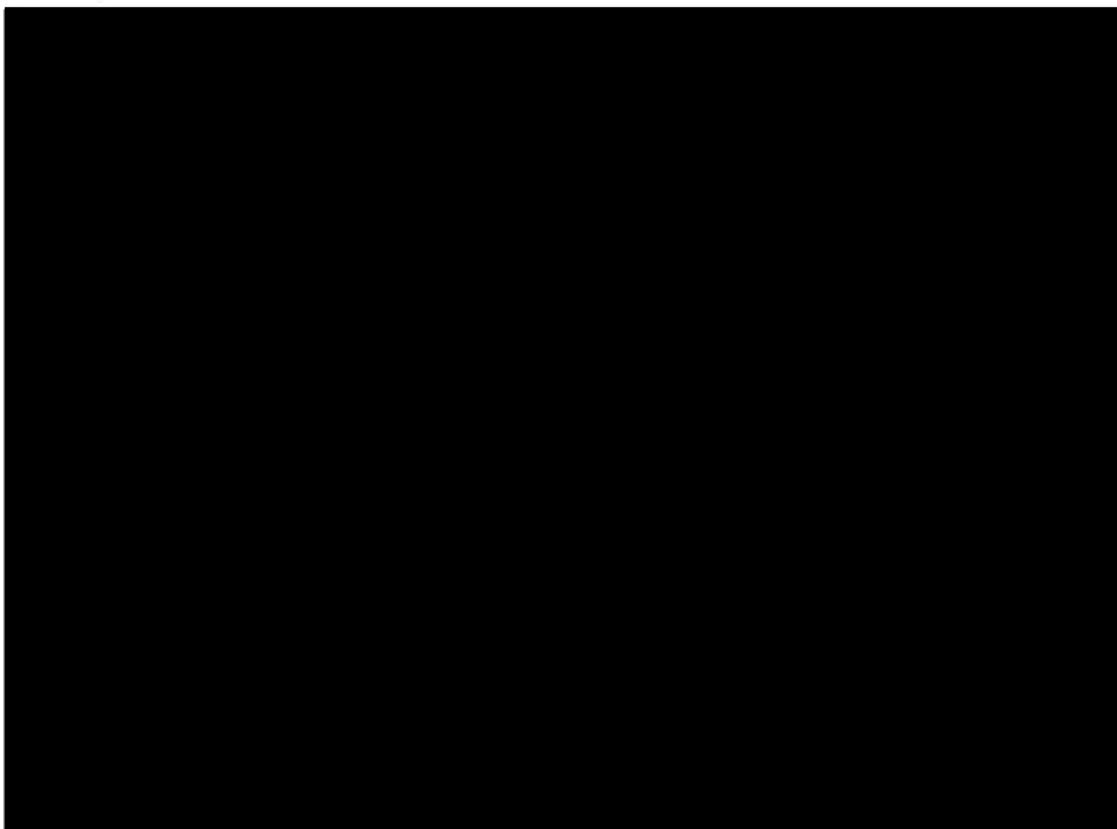
MEMBERS OF THE BOARD AND PROFESSIONAL ADVISERS

Registered charity name

Buckie South & West Church

Charity number

SC005608



Bankers

Bank of Scotland
Teviot House
EDINBURGH
EH12 9DR

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is administered in accordance with the terms of the Unitary Deed of Constitution. From 4th August 2024 a Union was formed between Buckie South & West Church and Enzie Parish Church.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

On 5th November 2022 it was agreed by the Trustees to change the Constitution of the Church from Model Deed to Unitary Deed. The Kirk Session which meets during the year is now responsible for both the spiritual affairs and temporal matters within the church. There is no Congregational Board.

OBJECTIVES AND ACTIVITIES

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2024

ACHIEVEMENTS AND PERFORMANCE

Worship

During 2024, weekly Sunday worship was conducted by our Interim Moderator, [REDACTED] who conducted these services in a friendly relaxed manner.

Over the year, four communion services were held and we welcomed the Boys' Brigade for their Enrolment and Battalion Parade Services with the Officers and boys assisting in the readings and prayers.

On Sunday 4th of August 2024, we enjoyed a lovely evening of fellowship as we joined together with our linked charge Enzie Parish Church. We came together as one in a special Service of Union led by [REDACTED]

Our Christmas Eve family service at the earlier time of 3pm was well attended.

The Walking Group

The walking group meets regularly on a Wednesday at 2pm with the regular attenders enjoying the local walks. All are welcome to come along and enjoy the walks and the fellowship.

The Boys' Brigade

The Company has currently a strength of 169 officers, registered helpers and boys. The Company is subdivided into 3 sections:

Anchor Boys - open to primary 2 & 3 boys. The leaders offer a programme of badge work, games, singing and crafts.

Junior Section - open to primary 4 to 6 boys. A 3-year programme of games, book work, figure marching is offered to boys working towards their Gold Badge.

Company Section - primary 7 to under 17 year olds. They follow a programme of badgework, physical activity and drill. The programme allows boys to complete the necessary work for them to gain their President's Badge. Post 16 boys then undertake their King's Badge work. Company Section boys, during the winter, also meet on a Sunday morning for Bible class (10am to 10.30am).

Programme – During the winter months our “normal” Company Programme consists of the following:

Sunday:	Bible class	10 – 10.30 am (Company Section Boys)
Tuesday:	Anchor Boys	6 – 7.15 pm
Wednesday:	Bugle Band	6 – 8 pm (Junior & Company Section)
	Gymnastics	7.30 – 8.15pm
Friday:	Junior Section	6 – 7 pm
	Company Section	7.20 – 9.30 pm

We also have a number of “ad hoc” activities throughout the year – Anchor Boy Party, Halloween Party, Trampoline Visit, Weekend Camp, week long residential to the North of England, Parades, numerous Battalion Events and numerous sporting events that we take part in. Our King's men are also involved in numerous community events.

Battalion Events – [REDACTED] Company Captain, is currently the Battalion President. Mr

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2024

ACHIEVEMENTS AND PERFORMANCE *(continued)*

██████████ is Battalion Secretary and ██████████, Battalion Treasurer. ██████████ is also the Training and King's Badge Adviser. The Company is affiliated to the Banffshire Battalion Boys' Brigade where we participate fully in numerous events – swimming, football, Top of the Form, badminton, cross country, Christmas competitions, Anchor Boy/Junior Section Fun Day and various courses in preparation for boys going on to achieve their King's Badge.

The Company is affiliated to the North Scottish Area of the Boys' Brigade which covers Stonehaven in the south, to Fort William in the west and to the Shetland Islands in the north. The company has taken part in the only competition offered this year – Christmas Cards.

The Annual Business Meeting for 2024 was in Lossiemouth and is hosted by different Battalions on a rotational basis throughout the area. Officers of the 1st Buckie are regular attendees.

Fund Raising – We are very active as a Boys' Brigade Company. Coffee mornings, pancake teas, participating in the local Buckie Kracker, various lucky squares, lego competitions to name but a few of our events.

Sponsorship - The Company receives a considerable amount of sponsorship annually, both financially and in support of transport and manpower. The company has currently over 20 local business sponsors. The company continues to have its "sponsored" 17-seater mini bus from a local garage. We now also have our own premises, again being sponsored by a local employer.

Annual Awards Evening – We had a very successful awards evening in our Church when boys received their awards for the year. There was a big attendance of parents and friends.

Church - The Company is linked to Buckie South, West and Enzie Church and has an excellent relationship with the session, board and members of the congregation.

Publicity – A Facebook page also provides excellent communication with families and the local community.

Training – Company is supportive of training offered especially for PVG and Safeguarding.

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2024

FINANCIAL REVIEW


These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The principal source of income is from weekly offerings.

Reserves Policy

It is the Trustees' Policy to hold sufficient funds to meet monthly expenditure going forward. At the year end the Church held overdrawn unrestricted cash funds of £2,676 (*deficit*) (2023: £1,954 (*deficit*)) and restricted cash funds of £31,436 (2023: £29,747).

INDEPENDENT EXAMINER

 has been re-appointed as independent examiner for the ensuing year.

Signed on behalf of the trustees

916125



Session Clerk



BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BUCKIE SOUTH & WEST CHURCH

YEAR ENDED 31 DECEMBER 2024

I report on the accounts of the charity for the year ended 31 December 2024 set out on pages 1 to 13.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:

- proper accounting records are kept in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- accounts are prepared which agree with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



9/6/25

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

STATEMENT OF RECEIPTS AND PAYMENTS

YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
RECEIPTS					
Incoming resources from generating funds:					
Voluntary income	2	43,849	-	43,849	27,978
Activities for generating funds	3	-	-	-	445
Investment income	4	5,665	2,149	7,814	31,651
TOTAL RECEIPTS		<u>49,514</u>	<u>2,149</u>	<u>51,663</u>	<u>60,074</u>
PAYMENTS					
Costs of generating funds:					
Costs of generating voluntary income	5	(84)	-	(84)	(122)
Charitable activities	6	(49,219)	(460)	(49,679)	(43,604)
Governance costs	7	(933)	-	(933)	(904)
TOTAL PAYMENTS		<u>(50,236)</u>	<u>(460)</u>	<u>(50,696)</u>	<u>(44,630)</u>
SURPLUS/(DEFICIT) FOR THE YEAR		<u>(722)</u>	<u>1,689</u>	<u>967</u>	<u>15,444</u>

The notes on pages 9 to 11 form part of these financial statements.

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

STATEMENTS OF BALANCES

31 DECEMBER 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FUNDS RECONCILIATION				
Cash at bank 01/01/24	(1,954)	29,747	27,793	12,349
(Deficit)/Surplus for the year	(722)	1,689	967	15,444
Cash at bank 31/12/24	(2,676)	31,436	28,760	27,793
			Note	
			2024	2023
			£	£
BANK BALANCES				
Current accounts			28,760	27,793
TOTAL BANK FUNDS			28,760	27,793
INVESTMENTS at market value				
Revenue Fund			41,509	-
Consolidated Fabric Fund cost value £59,152			83,593	-
Growth Funds 311922 cost value £60,407			106,763	101,063
Income Funds 311922 cost value £5,945			10,806	10,708
TOTAL INVESTMENT FUNDS			242,671	111,771
ASSETS				
Gift Aid accrued on donations at year end			993	2,106
			993	2,106
LIABILITIES				
Accruals			600	600
			600	600

These financial statements were approved and signed by the member of the committee and authorised for issue on6.12.25.....



Treasurer

The notes on pages 9 to 11 form part of these financial statements.

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

MANAGEMENT INFORMATION

YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If part of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a spate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Endowment funds are funds which have been given on the condition that the original sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Expenditure is recognised on a payment basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

2. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Donations				
WFO scheme (non-gift aid)	4,505	-	4,505	4,673
Gift aid donations	9,712	-	9,712	10,693
Tax recovered on gift aid donations	7,033	-	7,033	5,180
Ordinary offerings (open plate)	2,885	-	2,885	3,111
Other offerings, donations etc.	1,595	-	1,595	4,527
The transfer of the union balance	18,119	-	18,119	-
	<u>43,849</u>	<u>-</u>	<u>43,849</u>	<u>27,978</u>

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

MANAGEMENT INFORMATION

YEAR ENDED 31 DECEMBER 2024

3. INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fundraising events	-	-	-	445
	<u>-</u>	<u>-</u>	<u>-</u>	<u>445</u>

4. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income from UK listed investments	5,665	2,149	7,814	31,651
	<u>5,665</u>	<u>2,149</u>	<u>7,814</u>	<u>31,651</u>

5. COSTS OF GENERATING VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Donation envelopes	84	-	84	122
	<u>84</u>	<u>-</u>	<u>84</u>	<u>122</u>

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Church expenses	49,219	460	49,679	43,604
	<u>49,219</u>	<u>460</u>	<u>49,679</u>	<u>43,604</u>

7. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Independent examination fees	933	-	933	904
	<u>933</u>	<u>-</u>	<u>933</u>	<u>904</u>

8. STAFF COSTS AND EMOLUMENTS

No salaries or wages have been paid to employees, including the members of the committee, during the year.

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service.

For the year under review the minimum stipend was £31,642 (2023: £30,135) and the maximum stipend (after 10 years service) was £38,884 (2023: £37,032).

BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

MANAGEMENT INFORMATION

YEAR ENDED 31 DECEMBER 2024

9. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee received any remuneration or reimbursement of expenses during the year. The manse telephone and car costs for the year were £1,677 (2023: £1,392).

10. RESTRICTED INCOME FUNDS

	Balance at 1 Jan 2024	Incoming resources	Outgoing resources	Balance at 31 Dec 2024
	£	£	£	£
Fabric Fund	16,900	2,149	(460)	18,589
Local Mission Fund	12,847	-	-	12,847
	<u>29,747</u>	<u>2,149</u>	<u>(460)</u>	<u>31,436</u>

11. UNRESTRICTED INCOME FUNDS

	Balance at 1 Jan 2024	Incoming resources	Outgoing resources	Balance at 31 Dec 2024
	£	£	£	£
General Funds	<u>(1,954)</u>	<u>49,514</u>	<u>(50,236)</u>	<u>(2,676)</u>

Purposes of Restricted Funds

Fabric Fund

The Trustees have set aside funds for the maintenance of the church property.

Local Mission Fund

The Trustees have set aside funds for supporting Mission & Ministry within the local community.

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 6.